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A1  
sales amount total falls within a first step of between \$0 and \$10,000. A second currency price can be available when the sum of the aggregated sales falls within \$10,001 to \$100,000. Still another currency price is available for the step ranging from \$100,000 to \$1,000,000, etc. An electronic sales agent (e-commerce participant) can thereby be better positioned to offer a consumer competitive pricing by zeroing out the e-commerce participant's exposure to changes in currency price. In addition, the e-commerce participant and the consumer are insulated from fluctuations in a currency price. --

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Please replace the paragraph beginning at page 6, line 18, with following rewritten paragraph:

A2  
-- Typically, a host computer will be supported by an e-commerce participant or a financial institution. The host 150 may include multiple processing and database subsystems, such as cooperative or redundant processing and/or database servers, which can be geographically dispersed throughout the network 100. In some implementations, groups of e-commerce participant computers 105-106 may communicate with a host 150 through a local network 155. The local network 155 can also include a local server such as a proxy server or a caching server. --

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Please replace the paragraph beginning at page 7, line 13, with following rewritten paragraph:

A3  
-- Computers 101-107 in an Online Risk Management system may be connected to each other by one or more network interconnection technologies. For example, dial-up lines, token-ring and/or Ethernet networks 110, 140, T1 lines, asynchronous transfer mode links, digital subscriber lines (DSL), wireless links and integrated service digital network (ISDN) connections may all be combined in the network 100. Other packet network and point-to-point interconnection technologies may also be used. Additionally, the functions associated with separate processing and database servers in a host 150 may be integrated into a single server system or may be partitioned among servers and database systems that are distributed over a wide geographic area. --

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Please replace the paragraph beginning at page 9, line 31, with following rewritten paragraph:

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A4 -- Embodiments can also include a buyer that is an individual consumer or a corporate entity which accesses an Internet e-commerce site to purchase a good or service, wherein the good or service has been priced in the buyer's local currency. Referring now to Fig. 3b, another embodiment of the present invention allows a seller 321 to access an e-buyer site 322. The embodiment is particularly useful to address the needs of a corporate buyer. The corporate buyer, or a private individual, can post their current needs on an e-commerce site acting as an e-buyer site. For example, current needs can be displayed as a request for bids on a required good or service. An e-seller 321 can submit a quote, or other offer to sell to the e-buyer site 322. Typically, the quote will be sent electronically, such as through an online bid form hosted by the e-buyer site 322. However, more traditional quotes, such as a verbal quote, a facsimile or a hardcopy can also be received by the e-buyer site 322 and entered into an underlying computer communications system. --

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Please replace the paragraph beginning at page 10, line 19, with following rewritten paragraph:

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A5 -- Referring now to Fig. 4a, a block diagram illustrates an embodiment of the invention. A seller 411 communicates with one or more buyers 414-417 via a communications network 413. The seller 411 can facilitate the communication by hosting a transaction forum 412. Typical transaction forums include an Internet site, a proprietary network or a dial up network, although other types of forums are within the scope of the invention. Details of a transaction involving the seller 411 and a buyer 414-417 are communicated to a Currency Exchange Institution 314 via a delivery medium 418. The delivery medium can include, for example, a host computer 150, a network interface, a router or any other electronic medium capable of interfacing between the transaction forum and the Currency Exchange Institution. The delivery medium 418 can communicate via a link 419 with the communications network 413, or be directly connected to the transaction forum 412, such as, for example, through a direct feed 410. --

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